

Information to identify the case:

Debtor 1	<u>Stanley D. Henry</u>	Social Security number or ITIN	xxx-xx-5881
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-21613-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stanley D. Henry

8/14/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stanley D. Henry
Debtor

Case No. 18-21613-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 14, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db	+ Stanley D. Henry, 649 Greenlee Road, Pittsburgh, PA 15227-1021
14993082	+ Flagstar Bank, FSB as servicer for Pingora Loan Se, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14819474	Francis S. Hallinan, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14819478	+ Melissa Wood, 5621 Curry Road, Pittsburgh, PA 15236-3517
14871111	+ PINGORA LOAN SERVICING, LLC, CENLAR FSB, Attn: BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14819479	+ Pingora Loan Servicing, 425 Phillips Blvd., Trenton, NJ 08618-1430

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Aug 14 2023 23:44:00	Borough of Whitehall, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ EDI: Q3G.COM	Aug 15 2023 03:27:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 23:50:58	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15333210	Email/PDF: bcnnotices@becket-lee.com	Aug 14 2023 23:51:33	Afni, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
14820399	EDI: GMACFS.COM	Aug 15 2023 03:27:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14819471	+ EDI: GMACFS.COM	Aug 15 2023 03:27:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14850906	+ Email/Text: ebnjts@grblaw.com	Aug 14 2023 23:44:00	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 14, 2023

Form ID: 3180W

Total Noticed: 33

			15219-6101
14819473	Email/Text: BKelectronicnotices@cenlar.com	Aug 14 2023 23:45:00	Cenlar, 425 Phillips Blvd., Trenton, NJ 08618
14819472	+ EDI: CAPITALONE.COM	Aug 15 2023 03:27:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14857599	EDI: CAPITALONE.COM	Aug 15 2023 03:27:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14850223	+ EDI: CITICORP.COM	Aug 15 2023 03:27:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14819477	+ EDI: CITICORP.COM	Aug 15 2023 03:27:00	Macys/DSNB, PO Box 8218, Mason, OH 45040
14983475	EDI: Q3G.COM	Aug 15 2023 03:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14873598	+ Email/Text: kburkley@bernsteinlaw.com	Aug 14 2023 23:46:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15335987	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 14 2023 23:45:00	Freedom Mortgage Corporation, 10500 Kincaid Dr., Fishers, IN 46037-9764
14819475	+ EDI: LCIICSYSTEM	Aug 15 2023 03:27:00	I.C. Systems, PO Box 64437, Saint Paul, MN 55164-0437
14819481	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 14 2023 23:44:00	State Farm Bank, PO Box 2316, Bloomington, IL 61702
14860965	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 14 2023 23:44:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
14871973	Email/PDF: resurgentbknofications@resurgent.com	Aug 14 2023 23:50:52	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14819480	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2023 23:44:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14875718	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2023 23:44:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14991376	Email/Text: cashiering-administrationservices@flagstar.com	Aug 14 2023 23:46:00	Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
14866342	Email/Text: BNCnotices@dcmservices.com	Aug 14 2023 23:45:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14819482	+ EDI: VERIZONCOMB.COM	Aug 15 2023 03:27:00	Verizon, 500 Technology Dr., Ste. 300, 412372157, MO 63304-2225
14869194	EDI: AIS.COM	Aug 15 2023 03:27:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for Pingora Loan Servicing,
cr		Flagstar Bank, FSB as servicer for Pingora Loan Se
cr		PINGORA LOAN SERVICINGS, LLC.
cr		Pingora Loan Servicing, LLC
cr		Pingora Loan Servicing,LLC c/o Flagstar Bank, FSB
14819476		Jordan Tax Service
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 14, 2023

Form ID: 3180W

Total Noticed: 33

cr *+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr *+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 6 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Pingora Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor Pingora Loan Servicing LLC c/o Flagstar Bank, FSB ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor PINGORA LOAN SERVICINGS LLC. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Amy L. Zema	on behalf of Debtor Stanley D. Henry amy@zomalawoffice.com
Amy L. Zema	on behalf of Plaintiff Stanley D. Henry amy@zomalawoffice.com
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Francis Thomas Tarlecki	on behalf of Creditor Flagstar Bank FSB as servicer for Pingora Loan Servicing, LLC ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor PINGORA LOAN SERVICINGS LLC. jblank@pincuslaw.com, brausch@pincuslaw.com
Jerome B. Blank	on behalf of Creditor Pingora Loan Servicing LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor PINGORA LOAN SERVICINGS LLC. ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 14, 2023

Form ID: 3180W

Total Noticed: 33

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

TOTAL: 18